

Weathering change:

attitudes to climate risk and resilience
in New Zealand

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Being future ready means understanding the land we live on and how our changing environment will continue to shape our lifestyle and decisions.

To do that, New Zealanders must have more information about the risks we face so as a nation, we can become more resilient to the impacts of climate change.

Tower's new research, *'Weathering change: attitudes to climate risk and resilience in New Zealand'*, provides a compelling snapshot of public awareness of climate-related risks and natural hazards. It explores our attitudes towards adaptation – assessing our progress and examining where the responsibility lies.

As a country, we believe that New Zealand must take immediate action to invest in resilience and infrastructure to reduce the risks posed by natural hazards. This will ultimately help keep insurance accessible and affordable in the long term for our communities.

The release of *A proposed approach for New Zealand's adaptation framework* by the Independent Reference Group on Climate Adaptation, is a positive step that provides communities, councils and insurers with more certainty – but it is just the start of what must be a long-term bipartisan action plan.

Tower is doing its part by sharing risk ratings for flood, earthquake, sea surge and landslide risks for individual homes across Aotearoa. We also hope to encourage broader risk reduction efforts by sharing natural hazard risk insights with central and local government. Our aim is that Tower's ongoing emphasis on resilience and our transparent approach to risk-based pricing will contribute to open and robust discussions around adaptation strategies, supporting New Zealand's preparedness for future climate challenges. 

Climate concern

Nearly a third of New Zealanders are worried about the impact of climate-related weather events on their homes, despite the fact that most people have not experienced a major weather event at their property in the past decade. This indicates climate anxiety is becoming deeply personal for many Kiwi.

79% have not been impacted by a climate related weather event or natural disaster in the past 10 years

However:

31% are concerned about the impact of natural disasters

5% don't feel safe in their property to withstand a climate related weather event or natural disaster

Climate concern

Despite the fact that most New Zealanders have not been affected by a natural disaster in the past 10 years, 31% of Kiwi are concerned about the potential impact of future events on their property – particularly earthquakes and floods.

Of those concerned:

61% are concerned about earthquakes

48% are concerned about flooding

17% are concerned about landslide

10% are concerned about sea surge

4% by other events

Barriers to adaptation

Although very few New Zealanders have recently experienced sea surge (4%), nearly half (45%) of those who have been affected remain concerned about future risks. Further, uncertainty, cost barriers, and perceived low risk - combined with limited council mitigation efforts - suggest a need for clearer guidance and support to improve coastal resilience.

Of those who have been impacted:

- 46% have not done anything to mitigate the risk of sea surge to their property
- 35% have undertaken some type of floodproofing*
- 55% say council has not undertaken mitigation measures*

The key barriers for those who haven't done anything to mitigate the risks of sea surge are:

- 34% don't know where to start
- 30% can't afford it
- 26% believe the risk is too low to bother

*Measures listed include floodproofing; elevating structures; building sea walls and levees; or planting living shorelines.

Barriers to adaptation

Although only a small percentage of New Zealanders have recently experienced a landslide (3%), nearly half of those who have been affected remain concerned about future risks.

Most property owners believe that the responsibility for mitigating these risks lies with them rather than local councils. However, many are hindered by cost, uncertainty, or the belief that the risk is minimal. This highlights a need for clearer guidance and more accessible support.

Of those who have been impacted:

47 % are concerned about the ongoing risk of landslide to their property

36 % have not done anything to mitigate the risk of landslide to their property

60 % say council has not undertaken mitigation measures*

*Measures listed include installing drainage control; building retaining structures; planting vegetation; or slope stabilisation.

The key barriers for those who haven't done anything to mitigate the risks of a landslide are:

37 % believe the risk is too low to bother

36 % can't afford it

32 % don't know where to start

Gap between awareness and information

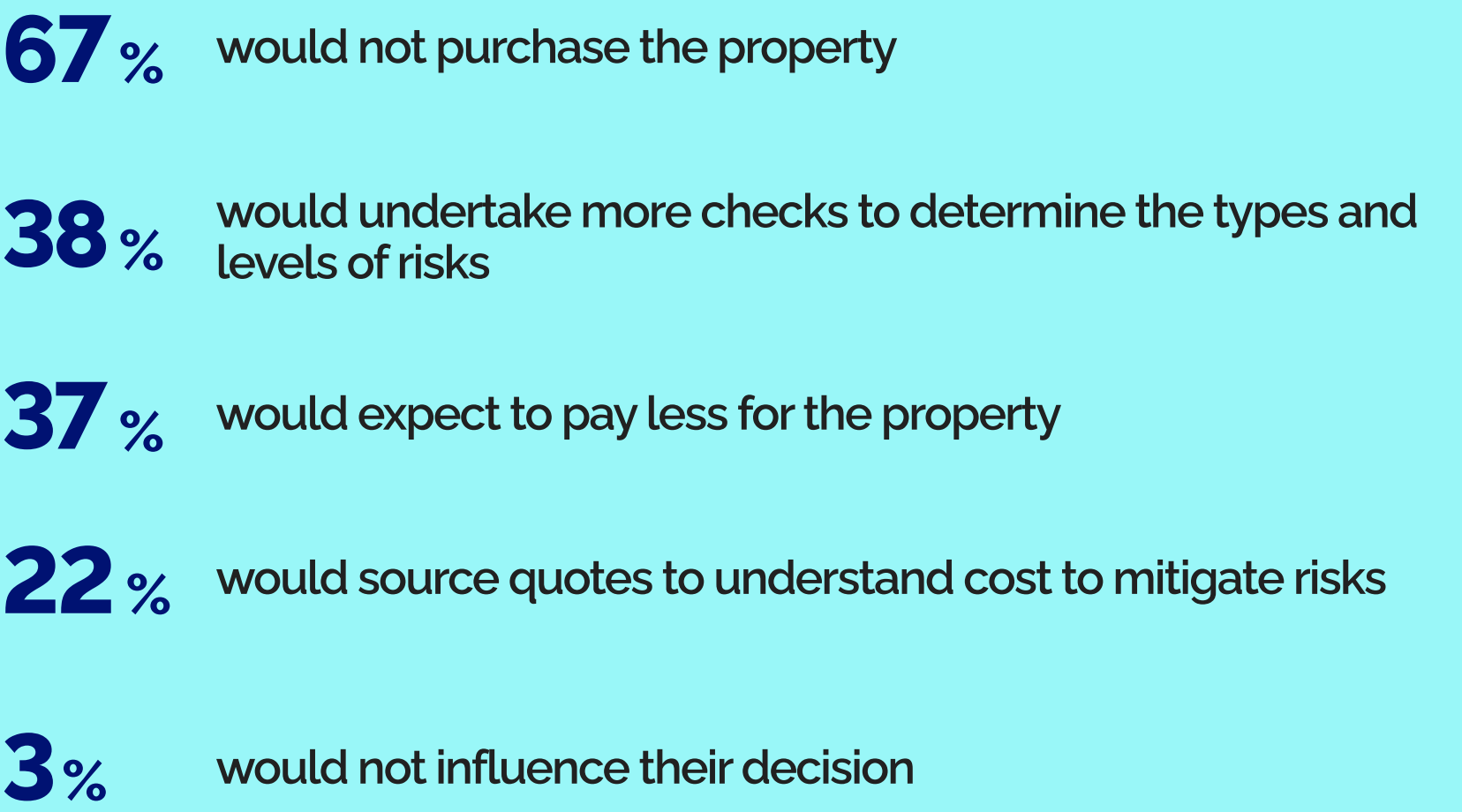
The majority of Kiwi believe it's important to understand the risk profile of their property and support risk-based insurance pricing. However, nearly half feel they lack sufficient information about the risks their property faces, highlighting a significant gap between awareness and access to actionable information.

- 86 %** say it's important to have information about the risk profile of their property
- 46 %** say they want more information about potential risks their property could be exposed to
- 70 %** say it's fair that home insurance premiums reflect the individual risks of each property
- 68 %** say it's fair for the cost of insurance to increase for a property with higher risk
- 50 %** would pay more if they knew their assets were at risk due to a weather event

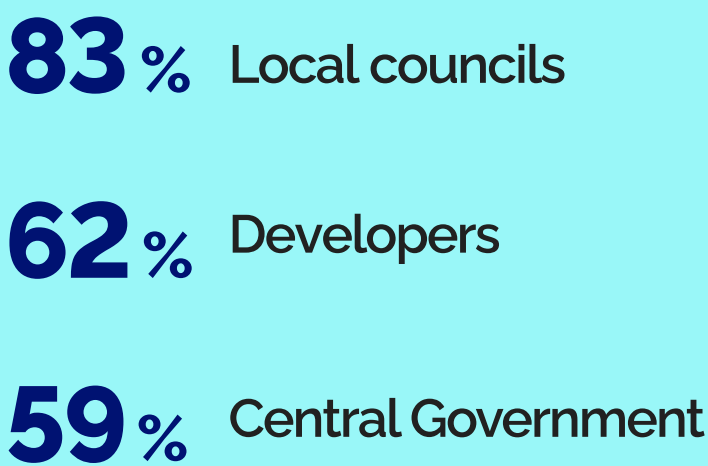
Concern about risk exposure influencing purchasing decisions among prospective homeowners

Prospective homeowners are actively factoring risk factors into their purchasing decisions. Many respondents said a property's risk exposure would directly influence whether they purchased that property or how much they would be willing to pay. On top of this, respondents believe the responsibility to build in safe places to begin with lies mainly with local councils.

When asked what they would do if a property they were interested in purchasing had a higher-than-average risk, Kiwi answered:



Who do New Zealanders think should take responsibility for ensuring properties are built in safe environments?



Responsibility

While New Zealanders view local councils as primarily responsible for ensuring properties are built in safe environments, they expect central government to lead the national response to climate change. This indicates a clear public expectation for shared but distinct roles in managing environmental and climate-related risks.

Who do Kiwi think should take responsibility for leading NZ's response to adapting to climate change?

- 1.** Central Government (78%)
- 2.** Local Councils (57%)
- 3.** Insurance Companies (27%)
- 4.** Banks (10%)



Adaptation

Kiwi are showing a strong willingness to adapt. They're not just waiting for help – they're looking for ways to help themselves.

- 32 %** have proactively made changes to adapt their property to the changing climate
- 24 %** say their community is doing enough to protect against climate change related weather events
- 24 %** of Kiwi agree that New Zealand is adapting well to the impacts of climate change and associated natural weather events
- 21 %** believe we are doing enough to mitigate the impacts of climate change as a nation



Importance of adaptation

New Zealanders have strong views on what needs to be done and proactive steps we can take to adapt to climate change, with just 7% saying we should do nothing.

When asked about the types of climate change adaptation they would like to see more of or consider most important, respondents indicated the following:

- 67 %** said avoiding development in high-risk areas
- 66 %** said protecting high risk areas (e.g. building stop banks, sea walls, or improving stormwater systems)
- 61 %** said accommodating for the change (e.g. raising properties, rebuilding more resiliently, managing rainwater flows overflows)
- 50 %** want more information about the specific risks that apply to individual properties
- 33 %** want managed retreat (e.g. relocating homes, infrastructure development, building communities in higher risk areas)



Climate change property concerns

Uncertainty, safety and accountability are central to public anxiety around climate resilience.

45 % fear the unknown impacts climate change could have on their property or where they live

29 % are concerned about becoming stranded if local infrastructure around their property is not maintained

38 % are concerned about the risk increased weather events could have on life or health as a result of damage to property

27 % are concerned about the impact climate change will have on the value of their property

35 % are concerned about the cost involved in preparing their property for climate change

27 % are concerned about impact climate change will have on the ability to sell their property in the future

31 % are concerned no one is taking ownership for how their community needs to adapt to climate change

Information gap

There is a clear information gap, with many people seeking greater clarity on what their insurance covers, how to assess natural hazard risks, and practical advice on preparing their properties. This highlights a strong demand for accessible, actionable guidance to navigate climate-related challenges.

- 70 %** want clarity on what they're covered for if property is damaged during an event
- 64 %** want risk ratings for natural hazards to better understand property risks
- 57 %** want advice on maintaining and or adapting property to prepare for weather events
- 39 %** want examples of what other Kiwi are doing to protect their property



Appendix

Weathering change: attitudes to climate risk and resilience in New Zealand, is based on independent research commissioned by Tower and conducted by the Octopus Group in May 2025, with a sample size of 1,050 representative of New Zealand's population.

